Case 09-24999 Doc 1 Filed 07/09/09 Entered 07/09/09 20:36:43 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 47

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):					Name of Joint Debtor (Spouse) (Last, First, Middle)					
Robinson,	Charle	s Andı	re		Alexander, Charlene, Frances					
All Other Names used by the Debtor in and trade names):	ne last 8 year	s (include ma	arried, maidei	n All C maid	other Names use len and trade na	ed by the Joint mes):	Debtor in the	last 8 years (include married,		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-2302					our digits of Soc re than one, stat	·o all\ *	idual-Taxpaye ***_**_1	r I.D. (ITIN) No./Complete EIN		
Street Address of Debtor (No. & Street,	City, and Stat	e):		Stree	t Address of Joi	nt Debtor (No	. & Street, City	, and State):		
1710 Innner Circle Dr	ve			_ 17 [.]	10 Innnei	r Circle	Drive			
Crest Hill IL		•	60435	Cr	est Hill IL	-		60435		
County of Residence or of the Principal	Place of Busi	ness:		Coun	ity of Residence	or of the Prin	cipal Place of	Business:		
v	ILL						WILL			
Mailing Address of Debtor (if different fr	m street add	ress)		Mailir	ng Address of Jo	oint Debtor (if	different from s	street address):		
Location of Principal Assets of Pusings	Dobtor (if diff	foront from at	root addraga	abovo):						
Type of Debtor (Form of Organization)	<u> </u>	Nature of Bu			inter of Bankriii	ntcy Code Ur	nder Which th	e Petition is Filed (Check one box)		
(Check one box)		(Check one				picy code of	idei Willeli til	c r cution is r new (oncor one box)		
Individual (includes Joint Debtor	"	h Care Busin		-	Chapter 7		☐ Chapter	15 Petition for Recognition		
See Exhibit D on page 2 of this form Corporation (includes LLC & LL	defin	le Asset Real led in 11 U.S.		. =	Chapter 9 Chapter 11		of a Fore	eign Main Proceeding		
	′	Railroad			☐ Chapter 12 ☐ Chapter 15 Petition for Recognition					
☐ Partnership		kbroker modity Broke	r		☐ Chapter 13 of a Foreign Nonmain Proceeding					
Other (If debtor is not one of the above entities, check this box	I	ring Bank	1		Nature of Debts (Check one Box)					
and state type of entity below.)	☐ Othe	•			■ Debts are primarily consumer □ Debts are primarily business					
		Tax-Exempt			debts, defined in 11 U.S.C. debts. § 101(8) as "incurred by an					
		Check box, if ap or is a tax-ex			individual primarily for a					
		nization unde			personal, family, purpose."	or household				
		ed States Code enue Code).	ie (the interna	al P	uipose.					
Filing Fee	Check one box	κ)		Chool	k one hov	Cha	apter 11 Debt	ors		
■ Filing Fee attached					Check one box ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
					Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
☐ Filing Fee to be paid in installments signed application for the court's cor				Cileci		ata nanaantin	aant linuidatad	I debte (eveluding debte eved to		
unable to pay fee except in installme		, ,			insiders or afflia			I debts (excluding debts owed to 00.		
☐ Filing Fee wavier requested (applica	ole to chapter	7 individuals	only). Must		ck all applicable A plan is being f		otition			
attach signed application for the cou	t's considerat	tion. See Offic	cial Form 3B.			•		etition from one of more classes		
					of creditors, in a					
Statistical/Administrative Informatio								This space is for court use only		
 Debtor estimates that funds will be a Debtor estimates that, after any exe funds available for distribution to un 	npt property i	s excluded a			ses paid, there w	vill be no				
Estimated Number of Creditors										
1- 50- 100-	□ 200-	1 ,000-	5 ,001-	1 0,001	□ 25,001	5 0,001	Over			
49 99 199 Estimated Assets	999	5,000	10,000	25,000	50,000	100,000	100,000			
	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	1 \$100,000,001	\$500,000,001	☐ More than			
\$0 to \$50,001to \$100,001 to \$50,000 \$100,000	to \$1	to \$10	to \$50	to \$100	to \$500	to \$1billion	\$1 billion			
Estimated Liabilities	million	million	million	million	million					
□ □ ■ \$0 to \$50,001 to \$100,001 to	□ \$500,001	\$1,000,001	\$10,000,001	\$50,000,001	1 \$100,000,001	\$500,000,001	More than			
\$50,000 \$100,000 \$500,000	to \$1	to \$10	to \$50	to \$100	to \$500	to \$1billion	\$1 billion			

Case 09-24999 Doc 1 Filed 07/09/09

B1 (Official Form 1) (1/08) Document Entered 07/09/09 20:36:43 Desc Main Page 2 of 47 Document Name of Debtor(s)
Robinson, Charles Andre
Charlene Frances Alexander Voluntary Petition
This page must be completed and filed in every case)

		kruptcy Case Filed Within Last 8						
_ocation Where File None	ed:		Case Number:	Date Filed:				
None								
None								
	Pending Bankruptcy Case I	Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more tha	n one, attach additional	sheet)			
Name of Debtor:			Case Number:	Date Filed:	<u> </u>			
None								
District:			Relationship:	Judge:				
forms 10K and pursuant to So 1934 and is re	d 10Q) with the Securities	to file periodic reports (e.g., s and Exchange Commission Securities Exchange Act of oter 11.)	have informed the petitioner that the or shell may proceed under chapter 7, 11, 12					
			Justin R. Storer	•	Dated:	07/09/2009		
Yes, an No. (Exhibit I If this is a	To be completed by every incompleted and signed by the joint petition:	of any property that poses or is alleged made a part of this petition. Exhibitividual debtor. If a joint petition is filled edebtor is attached and made a part of the joint debtor is attached and m	ibit D ed, each spouse must complete and tof this petition.			afety?		
			• •	•		days		
	There is a bankruptcy c	ase concerning debtor's affiliate	general partner, or partnersh	ip pending in this Distri	ct.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.								
	Certification	by a Debtor Who Reside	es as a Tenant of Resid	dential Property				
	Landlord has a judgmer	nt against the debtor for possess	•	oox checked, complete	the			
_	following.)			·				
(Name of landlord that obtained judgment)								
		(Address of Landlord)						
		r applicable nonbankruptcy law, tire monetary default that gave ri , and						
	•	nis petition the deposit with the o	court of any rent that would be	come due during the 30	O-day			
_	period after the filing of t	he petition.	•	-	,			
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))							

Case 09-24999 Doc 1 Filed 07/09/09 Entered 07/09/09 20:36:43 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 47

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Robinson, Charles Andre Charlene Frances Alexander

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Charles Andre Robinson Charles Andre Robinson

Dated: 06/26/2009

/s/ Charlene Frances Alexander

Charlene Frances Alexander

Dated: 06/26/2009

Signature of Attorney

/s/ Justin R. Storer

Signature of Attorney for Debtor(s)

Justin R. Storer

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 07/09/2009

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



^{*} In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Document Page 4 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the

Date	ed: 06/26/2009 /s/ Charles Andre Robinson Sign & Date Charles Andre Robinson Here
l cert	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
b	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
i 1	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
	United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Document Page 5 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

Bankruptcy Docket #:

Page 1 of 1

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Jaioa.	3012012000	Charlene Frances Alexander	Here
Dated:	06/26/2009	/s/ Charlene Frances Alexander	Sign & Date
I certify u	inder penalty of perjury	that the information provided above is true and correct.	
I I	5. The United States trustee or not apply in this district.	r bankruptcy administrator has determined that the credit counseling requirement of 1	1 U.S.C. § 109(n)
	Active military duty in a mili	•	4110000400/5
partici		J.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonab fing in person, by telephone, or through the Internet.);	le effort, to
of real	izing and making rational decisi	U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as ions with respect to financial responsibilities.);	·
	notion for determination by the o	•	•
your b mana the 30	pankruptcy petition and promptly gement plan developed through orday deadline can be granted o	y to the court, you must still obtain the credit counseling briefing within the first 30 day y file a certificate from the agency that provided the counseling, together with a copy on the agency. Failure to fulfill these requirements may result in dismissal of your case only for cause and is limited to a maximum of 15 days. Your case may also be dismising your bankruptcy case without first receiving a credit counseling briefing.	of any debt e. Any extension of
	from the time I made my reque can file my bankruptcy case nov	edit counseling services from an approved agency but was unable to obtain the servicest, and the following exigent circumstances merit a temporary waiver of the credit coww. [Must be accompanied by a motion for determination by the court.] [Summarize ex	unseling requirement
perfo	ed States trustee or bankruptcy orming a related budget analysis by of a certificate from the agen	e the filing of my bankruptcy case, I received a briefing from a credit counseling agend administrator that outlined the opportunties for available credit counseling and assists, but I do not have a certificate from the agency describing the services provided to racy describing the services provided to you and a copy of any debt repayment plan deter your bankruptcy case is filed.	ed me in me. You must file
perfo	ed States trustee or bankruptcy orming a related budget analysis	e the filing of my bankruptcy case, I received a briefing from a credit counseling agency administrator that outlined the opportunties for available credit counseling and assistency, and I have a certificate from the agency describing the services provided to me. At apayment plan developed through the agency.	ed me in

PFG Record # 262686 B 1D (Official Form 1, Exh.D)(12/08)

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In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	AMOUNTS SCHEDULED			INTS SCHEDULED	
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$140,000	\$-	\$-
SCHEDULE B - Personal Property	Yes	3	\$16,795	\$-	\$-
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$140,789	\$-
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$61,136	\$-
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,879
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,873
TOTALS	\$ 156,795 TOTAL ASSETS	\$ 201,925 TOTAL LIABILITIES			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Charles Andre Robinson and Charlene Frances Alexander, Debtors

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 30,393.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 30,393
State the following:	
Average Income (from Schedule I, Line 16)	\$ 2,879.37
Average Expenses (from Schedule J, Line 18)	\$ 2,873.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 2,224.17

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 31,071.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 61,136.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 92,207.00

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In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
1710 Innner Circle Drive Crest Hill, IL 60435 - (Debtors primary residence)	Fee Simple	J	\$ 140,000	\$ 129,958

Total Market Value of Real Property
(Report also on Summary of Schedules)

\$140,000.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	H W J C	Debtor's Propert Deduc	t Value of Interest ir y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking account with - Washington Mutual (Acct. Ending: 3104)	Н	\$	50
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Personal Finance Co - Household Goods Household goods; TV, DVD Player, Computer, Sofa, Loveseat, Recliner, Table & Chairs, Bed & Dresser, Lawn Mower	J	\$ \$	500 1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures, DVDs	н	\$	100
06. Wearing Apparel		Necessary wearing apparel.	J	\$	100
07. Furs and jewelry.	X				
08. Firearms and sports, photographic, and other hobby equipment.	X				
DEC Boord # 262696			Form 68	(12/07)	Page 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	C H M	Debtor's Property Deduc	t Value of Interest in y, Without ting Any d Claim or
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		\$	0
10. Annuities. Itemize and name each issuer.	Х	Term Life insurance - No Cash Surrender Value.	Н	Ψ	
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.	н	\$	9,370
13. Stocks and interests in incorporated and unincorporated businesses.	X	P. S.			,
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights and other intellectual property. Give particulars.	X				
23. Licenses, franchises and other general intangibles.	X				
DEC Decord # 000000 IIII III III III		Hillian in the Ber (Official Fo	 	\ \\ (42/07\	Dogo 2 of 2

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCH	IEC	OULE B - PERSONAL PROPERTY		
Type of Property	NONE	Description and Location of Property	L M L	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.				
		Credit Acceptance - 1998 Chevrolet Blazer	н	\$ 3,375
		CitiFinancial Auto - 1999 Buick Park Avenue with 110,000 miles - SURRENDER	J	\$ 2,300
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals	X			
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total (Report also on Summary of Schedules)		\$16,795

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
1710 Innner Circle Drive Crest Hill, IL 60435 - (Debtors primary residence)	735 ILCS 5/12-901	\$ 30,000	\$ 140,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Checking account with - Washington Mutual (Acct. Ending: 3104)	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
04. Household goods and furnishings, including audio, video, and computer equipment.			
Personal Finance Co - Household Goods	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
Household goods; TV, DVD Player, Computer, Sofa, Loveseat, Recliner, Table & Chairs, Bed & Dresser, Lawn Mower	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures, DVDs	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 9,370	\$ 9,370
25. Autos, Truck, Trailers and other vehicles and accessories.			
Credit Acceptance - 1998 Chevrolet Blazer	735 ILCS 5/12-1001(c)	\$ 4,800	\$ 3,375
DEC Booord # 262686	PCC (Office	ial Form 6C\ (12)	│ (07) Page 1 of '

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In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors	hold	ing ι	nsecured claims to report on this Schedule D.					
Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 CitiFinancial Auto Bankruptcy Department PO Box 182287 Columbus OH 43218 Acct No.: 631200002611195501		J	Dates: 2005 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 2,300 Intention: Surrender *Description: CitiFinancial Auto - 1999 Buick Park Avenue with 110,000 miles - SURRENDER				\$ 9,395	\$ 7,095
2 Countrywide Home Loans Attn: Bankruptcy Dept. 450 American St Simi Valley CA 93065 Acct No.: 112155967		J	Dates: 2005-2009 Nature of Lien: Mortgage Market Value: \$ 140,000 Intention: Reaffirm 524 (c) *Description: 1710 Innner Circle Drive Crest Hill, IL 60435 - (Debtors primary residence)				\$ 106,537	\$ 0
3 Countrywide Home Loans Attn: Bankruptcy Dept. 450 American St Simi Valley CA 93065 Acct No.: 112232367		J	Dates: 2005-2009 Nature of Lien: Mortgage - Second Market Value: \$ 140,000 Intention: Reaffirm 524 (c) *Description: 1710 Innner Circle Drive Crest Hill, IL 60435 - (Debtors primary residence)				\$ 23,421	\$ 23,421
4 Credit Acceptance Attn: Bankruptcy Dept. Po Box 513 Southfield MI 48037 Acct No.: 1984292		Н	Dates: 2003-2007 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 3,375 Intention: Reaffirm 524 (c) *Description: Credit Acceptance - 1998 Chevrolet Blazer				\$ 381	\$ 0

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In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
 Personal Finance Co. Attn: Bankruptcy Dept. 1020 W Jefferson St Joliet IL 60435 Acct No.: P23322583401 		J	Dates: 2007-2008 Nature of Lien: Non-Purchase Money Security Market Value: \$ 500 Intention: Reaff @ Fair Market Value *Description: Personal Finance Co- Household Goods				\$ 1,055	\$ 555

Total

\$ 140,789 | \$ 31,071

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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In re

Charles Andre Robinson and Charlene Frances Alexander. Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

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In re

Charles Andre Robinson and Charlene Frances Alexander / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

_								
Cı	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of Claim
1	Alliance One Receivables Mgmt. Bankruptcy Department PO Box 3103 Southeastern PA 19398-3103 Acct #: XXX-XX-2302		J	Dates: 2009 Reason: Credit Extended to Debtor(s)				\$ 9,400
2	American Express Attn: Bankruptcy Dept. Po Box 297871 Fort Lauderdale FL 33329 Acct #: XXXXX2302		Н	Dates: 1996-2008 Reason: Credit Card or Credit Use				\$ 49
3	American Family Insurance Bankruptcy Department 6000 American Parkway Madison WI 53783-0001 Acct #: XXX-XX-2302		J	Dates: 2008 Reason: Insurance Subro Claim				\$ 160

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In re

Charles Andre Robinson and Charlene Frances Alexander / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
4 Americash Loans, LLC Bankruptcy Department 1488 Miner St. Des Plaines IL 60016 Acct #: XXX-XX-2302		J	Dates: 2007 Reason: PayDay Loan				\$ 205		
5 CLT Financial Attn: Bankruptcy Dept. 2827 Harlem Ave Berwyn IL 60402		J	Dates: 2007-2008 Reason: Personal Loan				\$ 1,300		
Acct #: XXX-XX-2302									

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, Twelfth Judical Distric Doc #08SC9362 14 W. Jefferson St. Joliet IL 60432

6	Collection Professional/Lasall Attn: Bankruptcy Dept. 723 1St St La Salle IL 61301	Н	Dates: 2007-2008 Reason: Collecting for Creditor		\$ 329
	Acct #: 529208				
7	Comcast Bankruptcy Department 1255 W. North Ave Chicago IL 60622	w	Dates: 2007-2007 Reason: Cable Bill		\$ 344
	Acct #: 33756983				

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Credit Management, Inc. Attn: Bankruptcy Department 4200 International Pkwy. Carrollton TX 75007-1906

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In re

Record # 262686

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	L M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	unt of aim			
Acct #: 1364587		Н	Dates: 2005-2009 Reason: Medical Debt				\$	107			
Attn: Bankruptcy Dept. 755 Almar Pkwy Bourbonnais IL 60914 Acct #: 2573584		w	Dates: 2008-2008 Reason: Medical Debt				\$	191			
10 Creditors Discount & A Attn: Bankruptcy Dept. 415 E Main St Streator IL 61364 Acct #: A29142A29142		w	Dates: 2003-2003 Reason: Medical Debt				\$	250			
11 Creditors Discount & A Attn: Bankruptcy Dept. 415 E Main St Streator IL 61364 Acct #: B58670714215		Н	Dates: 2005-2005 Reason: Medical Debt				\$	87			
12 Creditors Discount & A Attn: Bankruptcy Dept. 415 E Main St Streator IL 61364 Acct #: B58670B58670		Н	Dates: 2005-2005 Reason: Medical Debt				\$	136			
Attn: Bankruptcy Dept. Po Box 668 Germantown WI 53022 Acct #: 242204A		Н	Dates: 2005-2005 Reason: Medical Debt				\$	403			
14 Falls Collection Servicing Attn: Bankruptcy Dept. Po Box 668 Germantown WI 53022 Acct #: 242204XA		Н	Dates: 2007-2007 Reason: Medical Debt				\$	92			

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Charles Andre Robinson and Charlene Frances Alexander / Debtors

In re

SCHEDULE F - CREDITORS	5 H	OL	DING UNSECURED NON-PR	lO.	RI	Υ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
15 Falls Collection Servicing Attn: Bankruptcy Dept. Po Box 668 Germantown WI 53022 Acct #: A242204		Н	Dates: 2004-2005 Reason: Medical Debt				\$ 36
16 Harris Bank Bankruptcy Dept. 3800 Golf Rd. Suite 300 Rolling Meadows IL 60008		J	Dates: 2008 Reason: Credit Card or Credit Use				\$ 1,100

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Baron's Creditor's Serv. Corp. Bankruptcy Department 155 Revere Dr., Ste. 9 Northbrook IL 60062

Acct #: XXX-XX-2302

17 HRRG Attn: Bankruptcy Dept. PO Box 189053 Fort Lauderdale FL 33318 Acct #: XXX-XX-2302	J Dates: 2008 Reason: Credit Extended to Debtor(s)	\$ 675
18 IRS Non-Priority Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct #: XXX-XX-2302	J Dates: 2000 Reason: Taxes - Federal, State/Local	\$ 1,275
Acct #: XXX-XX-2302 19 IRS Non-Priority Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct #: XXX-XX-2302	J Dates: 2001 Reason: Taxes - Federal, State/Local	\$ 1,201

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In re

Charles Andre Robinson and Charlene Frances Alexander / Debtors

SCHEDULE F - CREDITORS	Н	OL	DING UNSECURED NON-PR	10	RIT	ΓΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
20 IRS Non-Priority Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114		J	Dates: 2002 Reason: Taxes - Federal, State/Local				\$ 1,500
Acct #: XXX-XX-2302							
21 IRS Non-Priority Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114		J	Dates: 2003 Reason: Taxes - Federal, State/Local				\$ 500
Acct #: XXX-XX-2302							
22 Joliet Radiological Services Attn: Bankruptcy Dept. 333 Madison Street Joliet IL 60435		J	Dates: 2008 Reason: Medical/Dental Services				\$ 52
Acct #: XXX-XX-2302							

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

ICS/Illinois Collection Serv. Attn: Bankruptcy Department 8231 W. 185th Street Tinley Park IL 60487

23 KCA Financial Services Attn: Bankruptcy Dept. 628 North St Geneva IL 60134 Acct #: 6800369	Dates: 2004-2005 Reason: Medical Debt	\$ 676
24 KCA Financial Services Attn: Bankruptcy Dept. 628 North St Geneva IL 60134	Dates: 2005-2005 Reason: Medical Debt	\$ 336
Acct #: 7059629		

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In re

Record # 262686

SCHEDULE F - CREDITORS	3 H	OL	DING UNSECURED NON-PR	RIO	RI'	ΓY	CLAII	MS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amou Cla	
25 KCA Financial Services Attn: Bankruptcy Dept. 628 North St Geneva IL 60134 Acct #: 7110770		w	Dates: 2005-2005 Reason: Medical Debt				\$	100
26 Nationwide Credit & Co. Attn: Bankruptcy Dept. 9919 W Roosevelt Rd Westchester IL 60154 Acct #: 10910075135		Н	Dates: 2006-2007 Reason: Medical Debt				\$	52
27 Nationwide Credit & Co. Attn: Bankruptcy Dept. 9919 W Roosevelt Rd Westchester IL 60154 Acct #: 10910092257		Н	Dates: 2007-2007 Reason: Medical Debt				\$	159
28 Nationwide Credit & Co. Attn: Bankruptcy Dept. 9919 W Roosevelt Rd Westchester IL 60154 Acct #: 11020126616		Н	Dates: 2007-2007 Reason: Medical Debt				\$	123
29 Nationwide Credit & Co. Attn: Bankruptcy Dept. 9919 W Roosevelt Rd Westchester IL 60154 Acct #: 11020126618		Н	Dates: 2007-2007 Reason: Medical Debt				\$	158
30 Nationwide Credit & Co. Attn: Bankruptcy Dept. 9919 W Roosevelt Rd Westchester IL 60154 Acct #: 11020126621		Н	Dates: 2007-2007 Reason: Medical Debt				\$	75
31 Nationwide Credit & Co. Attn: Bankruptcy Dept. 9919 W Roosevelt Rd Westchester IL 60154 Acct #: 11051008216		Н	Dates: 2007-2009 Reason: Medical Debt				\$	220
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In re

Charles Andre Robinson and Charlene Frances Alexander / Debtors

SCHEDULE F - CREDITORS	Н	OL	DING UNSECURED NON-PR	IO	RI	ΓΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
32 Nationwide Credit & Co. Attn: Bankruptcy Dept. 9919 W Roosevelt Rd Westchester IL 60154 Acct #: 11051026830		Н	Dates: 2007-2008 Reason: Medical Debt				\$ 159
33 Nco-Medclr Attn: Bankruptcy Dept. Po Box 8547 Philadelphia PA 19101 Acct #: 46709220		W	Dates: 2008-2008 Reason: Medical Debt				\$ 269
34 Nco-Medclr Attn: Bankruptcy Dept. Po Box 8547 Philadelphia PA 19101 Acct #: 47764264		W	Dates: 2008-2009 Reason: Medical Debt				\$ 558
Attn: Bankruptcy Dept. 409 W. Huron St. Ste 301 Chicago IL 60610 Acct #: XXX-XX-2302		Н	Dates: 2008 Reason: Medical/Dental Services				\$ 110
36 Personal Finance Bankruptcy Department 10421 E. Washington St. Indianapolis IN 46229 Acct #: XXX-XX-2302		J	Dates: 2009 Reason: Personal Loan				\$ 1,615

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Will County Circuit Court Doc #08SC9817 14 W. Jefferson St Joliet IL 60432

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Charles Andre Robinson and Charlene Frances Alexander / Debtors

In re

SCHEDULE F - CREDITORS	S H	OL	DING UNSECURED NON-PR	10	RI	ΓΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
37 PLS Loan Store Bankruptcy Department 1427 W. 127th St. Calumet Park IL 60827 Acct #: XXX-XX-2302		J	Dates: 2008 Reason: PayDay Loan				\$ 920
38 Provena Bankruptcy Department 2870 Stoner Ct. Ste 300 North Liberty IA 52317 Acct #: XXX-XX-2302		J	Dates: 2008 Reason: Medical/Dental Services				\$ 2,425
39 Sallie Mae Attn: Bankruptcy Dept. 1002 Arthur Dr Lynn Haven FL 32444 Acct #: 93217013261000820040116		Н	Dates: 2004-2007 Reason: Loan or Tuition for Education				\$ 30,393
40 Target Attn: Bankruptcy Dept. Po Box 673 Minneapolis MN 55440 Acct #: XXXXX2302		Н	Dates: 2002-2006 Reason: Credit Card or Credit Use				\$ 190
The Cash Store Banktuptcy Department 1701 N. Larkin Ave. Crest Hill IL 60435 Acct #: XXX-XX-2302		J	Dates: 2008 Reason: PayDay Loan				\$ 1,325

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Gilbert Hunter & Shuman Bankruptcy Department 105 N. Main St. Ste 300 St. Charles MO 63301

NCA Bankruptcy Department 327 W 4th Ave Hutchinson KS 67501

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In re

Charles Andre Robinson and Charlene Frances Alexander / Debtors

SCHEDULE F - CREDITORS	3 H	OL	DING UNSECURED NON-PR	10	RI'	ΤΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
42 Verizon Wireless Attn: Bankruptcy Dept. 1515 Woodfield Rd Ste140 Schaumburg IL 60173 Acct #: 39058044734900001		Н	Dates: 2004-2005 Reason: Utility Bills/Cellular Service				\$ 906
43 <u>Verizon Wireless</u> Bankruptcy Department PO Box 3397 Bloomington IL 61702 Acct #: 8527033543		Н	Dates: 2008-2007 Reason: Utility Bills/Cellular Service				\$ 907
Law Firm(s) Collection Agent Midland Credit Management Bankruptcy Department 8875 Aero Dr., Ste. 200 San Diego CA 92123-2215	(s) F	Repi	resenting the Original Creditor	1	ı		
44 Vision Financial Services Attn: Bankruptcy Dept. 1900 Whirlpool Dr La Porte IN 46350 Acct #: 136561		W	Dates: 2007-2007 Reason: Medical Debt				\$ 68
	1		Total Amount of Unsecured Cla		; [9	61,136.00

B6F (Official Form 6F) (12/07)

(Report also on Summary of Schedules)

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In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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Document Page 26 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by th debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any for spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initial and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. So 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 262686 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEE	BTOR AND SPOUSE ~ RELATIONSHIP AND AGE
Status: Married	Daughter, Age: 19 Nephew, Age:	7
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT
Occupation:	Disability	Warehouse Clerk
Name of Employer:		Sony DADC
Years Employed		12 years
Employer Address:		430 Gibraltor Drive
City, State, Zip	,	Bolingbrook, IL 60440

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 2,628.64
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 2,628.64
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 0.00	\$ 348.25
b. Insurance	\$ 0.00	\$ 267.82
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforms, 401K Loan:	\$ 0.00	\$ 45.61
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 661.68
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 1,966.96
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
 Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. 	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 912.40	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 912.40	\$ 1,966.96
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from/lin	\$ 2,87	79.36
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and	d, if applicable, on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED STATES BARKRUPTET COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR(S)

	,
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Figure payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	rorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures la	beled "Spouse".
Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,114.00
a. Real Estate taxes included? [x] Yes [] No b. Property insurance included? [] Yes [x] No	
2. Utilities: a. Electricity and Heating Fuel	\$ 190.00
b. Water, Sewer, Garbage	\$ -
c. Cellphone, Internet	\$ 15.00
d. Other Home Phone and Cable Television	\$ 125.00
3. Home Maintenance (repairs and upkeep)	\$ -
4. Food	\$ 450.00
5. Clothing	\$ 50.00
6. Laundry and Dry Cleaning	\$ 25.00
7. Medical and Dental Expenses	\$ 100.00
8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 160.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 20.00
10. Charitable Contributions	\$ -
11. Insurance (not deducted from wages or included in home mortgage payments)	\$ 85.00
a. Homeowner's or Renter'sb. Life	\$ -
c. Health	\$100.00
d. Auto	\$ 36.00
e. Other	\$-
12. Taxes (not deducted from wages or included in home mortgage payments)	<u>*</u>
(Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto	\$363.00
b. Reaffirmation Payments	\$ -
c. Other \$-	\$-
14. Alimony, maintenance and support paid to others	\$ -
15. Payments for support of additional dependents not living at your home	\$ -
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet	
Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	
\$40.00 \$0.00 \$0.00 \$ - \$ -	\$40.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.	\$ 2,873.00
 Describe any increase/decrease in expenditures anticipated to occur within the year following the filing None 	this document:
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$ 2,879.36
b. Average monthly expenses from Line 18 above	\$ 2,873.00
c. Monthly net income (a. minus b.)	\$ 6.37
d. Total amount to be paid into plan monthly	\$ -
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Document Page 29 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 06/26/2009 /s/ Charles Andre Robinson

X Date & Sign

Charles Andre Robinson

Dated: 06/26/2009

/s/ Charlene Frances Alexander
Charlene Frances Alexander

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;
corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the
voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent
of the debtor. 11 U.S.C. § 101.

NONE

Х

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	_	
Spouse			
AMOUNT	SOURCE		
2009: \$2,629/Mo 2008: \$26.685	Employment	_	

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2007: \$33,000

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In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

O2. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS: State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or no is filed, unless the spouses are separated and a joint petition is not filed.) AMOUNT SOURCE Social Security Disability Benefits Spouse AMOUNT SOURCE O3. PAYMENTS TO CREDITORS: Complete a. or b. as appropriate, and c.	nets on loans, installment purchases of go encement of this case if the aggregate eate with an asterisk (*) any payments
the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or no is filed, unless the spouses are separated and a joint petition is not filed.) AMOUNT SOURCE 2009: \$766/Month 2008: \$9,192 2007: \$9,791 Spouse AMOUNT SOURCE Social Security Disability Benefits Source AMOUNT SOURCE O3. PAYMENTS TO CREDITORS:	nets on loans, installment purchases of go encement of this case if the aggregate eate with an asterisk (*) any payments
2009: \$766/Month 2008: \$9,192 2007: \$9,791 Spouse AMOUNT SOURCE 03. PAYMENTS TO CREDITORS:	encement of this case if the aggregate cate with an asterisk (*) any payments
2008: \$9,192 2007: \$9,791 Spouse AMOUNT SOURCE 03. PAYMENTS TO CREDITORS:	encement of this case if the aggregate ate with an asterisk (*) any payments
AMOUNT SOURCE 03. PAYMENTS TO CREDITORS:	encement of this case if the aggregate ate with an asterisk (*) any payments
03. PAYMENTS TO CREDITORS:	encement of this case if the aggregate ate with an asterisk (*) any payments
	encement of this case if the aggregate ate with an asterisk (*) any payments
24.000	napter 12 or chapter 13 must include

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In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing

NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure

12/2008

Description and Value of Property

CLT Financial 2827 Harlem Ave. Berwyn, IL 60402 Funds - \$1,061.88

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

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In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

case. (Married debtors f	nent of property for the benefit of creditors made		
	iling under chapter 12 or chapter 13 must include ne spouses are separated and a joint petition is n	any assignment by either or both	
Name and	Date	Terms of	
Address of	of	Assignment or	
Assignee	Assignment	Settlement	
preceding the commend	h has been in the hands of a custodian, receiver, cement of this case. (Married debtors filing under th spouses whether or not a joint petition is filed, u	chapter 12 or chapter 13 must incl	lude information concerning
Name and	Name & Location	Date	Description
Address	of Court Case	of	and Value of
of Custodian	Title & Number	Order	Property
			Property
			Property
of Custodian 07. GIFTS: List all gifts or charitable usual gifts to family menthan \$100 per recipient.		Order preceding the commencement of ividual family member and charita er 13 must include gifts or contribu	this case except ordinary and
of Custodian 07. GIFTS: List all gifts or charitable usual gifts to family menthan \$100 per recipient.	Title & Number e contributions made within one year immediately nbers aggregating less than \$200 in value per inc (Married debtors filing under chapter 12 or chapt etition is filed, unless the spouses are separated a	Order preceding the commencement of ividual family member and charita er 13 must include gifts or contribu	this case except ordinary and
of Custodian 07. GIFTS: List all gifts or charitable usual gifts to family men than \$100 per recipient. whether or not a joint per	Title & Number e contributions made within one year immediately nbers aggregating less than \$200 in value per inc (Married debtors filing under chapter 12 or chapt etition is filed, unless the spouses are separated a	order preceding the commencement of lividual family member and charita er 13 must include gifts or contributed a joint petition is not filed.)	this case except ordinary and ble contributions aggregating utions by either or both spous

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In re

NONE X

NONE

S	IATEMENT OF FI	NANCIAL AFFAIRS	
09. PAYMENTS RELATED TO DEE	BT COUNSELING OR BANKRUF	PTCY:	
	f under the bankruptcy law or pre	debtor to any persons, including attori paration of a petition in bankruptcy wit	
Name and		Date of Payment,	Amount of Money or
Address		Name of Payer if	Description and
of Payee		Other Than Debtor	Value of Property
Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603		2008-2009	Payment/Value: \$1,150.00
	orneys, for consultation concerning	PTCY: List all payments made or proping debt consolidation, relief under the limencement of this case.	•
Name and		Date of Payment,	Amount of Money or
Address		Name of Payer if	description and
of Payee		Other Than Debtor	Value of Property
MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227		2009	\$50.00
10. OTHER TRANSFERS			
transferred either absolutely or as se	ecurity with two (2) years immedi 3 must include transfers by either	ary course of the business or financial ately preceding the commencement of or both spouses whether or not a join	f this case. (Married debtors
Name and Address of		Describe Property	
Transferee, Relationship		Transferred and	
to Debtor	Date	Value Received	
10b. List all property transferred by trust or similar device of which the d	, , ,	mmediately preceding the commencen	nent of this case to a self-settled
Name of	Date(s)	Amount and Date	
Trust or	of	of Sale or	
other Device	Transfer(s)	Closing	

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In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

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In re

debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises of coupled during that period and vacated prior to the commencement of this case. If a joint petition is filed, report als reither spouse. Name Dates of Occupancy Address Used Occupancy 3. SPOUSES and FORMER SPOUSES: the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona pulsiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately ormencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or reside community property state. Name 7. ENVIRONMENTAL INFORMATION: 1. Or the purpose of this question, the following definitions apply: 2. Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, relexic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, atutes or regulations regulating the cleanup of the these substances, wastes, or material. Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or perated by the debtor, including, but not limited to, disposal sites. Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or convironmental Law.	a, California, Idah
coupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report als either spouse. Name Dates of Occupancy Service and FORMER SPOUSES: The debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona pulsiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately promencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or reside community property state. Name Name Name T. ENVIRONMENTAL INFORMATION: Or the purpose of this question, the following definitions apply: Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, relexic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, atutes or regulations regulating the cleanup of the these substances, wastes, or material. Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or perated by the debtor, including, but not limited to, disposal sites.	a, California, Idah
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perated by the debtor, including, but not limited to, disposal sites. Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or co	
	formerly owned
	contaminant, etc.
7a. List the name and address of every site for which the debtor has received notice in writing by a governmental u repotentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the not nvironmental Law:	•

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In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

	of every site for which the debtor prov	ided notice to a governmental unit of	
	ntal unit to which the notice was sent a	_	f a release of Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
	ative proceedings, including settlement e the name and address of the governi		
Name and Address of	Docket	Status of	
ending dates of all businesses in partnership, sole proprietor, or immediately preceding the com	Number NAME OF BUSINESS ist the names, addresses, taxpayer identification which the debtor was an officer, directives self-employed in a trade, profession mencement of this case, or in which the preceding the commencement of this	ctor, partner, or managing executive n, or other activity either full- or part- e debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years
a. If the debtor is an individual, ending dates of all businesses in partnership, sole proprietor, or immediately preceding the comwithin six (6) years immediately If the debtor is a partnership, list ending dates of all businesses in the same of	NAME OF BUSINESS ist the names, addresses, taxpayer identification which the debtor was an officer, directivas self-employed in a trade, profession mencement of this case, or in which the	entification numbers, nature of the buctor, partner, or managing executive n, or other activity either full- or parted debtor owned 5 percent or more of case.	of a corporation, partner in a time within six (6) years the voting or equity securities nesses, and beginning and
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In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

		INANCIAL AFFAIRS
has been, within six years imme executive, or owner of more tha	diately preceding the commenceme n 5 percent of the voting or equity se	s a corporation or partnership and by any individual debtor who is ent of this case, any of the following: an officer, director, managing ecurities of a corporation; a partner, other than a limited partner, of n, or other activity, either full- or part-time.
,	ceding the commencement of this c	atement only if the debtor is or has been in business, as defined abase. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND F	FINANCIAL STATEMENTS:	
List all bookkeepers and account the keeping of books of account	. , ,	ediately preceding the filing of this bankruptcy case kept or supervi
Name and Address	Dates Services Rendered	
	who within two (2) years immediated a financial statement of the debto	ly preceding the filing of this bankruptcy case have audited the boor.
account and records, or prepare	ed a financial statement of the debto	Dates Services
	. , ,	r.
account and records, or prepare . Name	ed a financial statement of the debto	Dates Services Rendered
account and records, or prepare . Name 19c. List all firms or individuals of	ed a financial statement of the debto	Dates Services Rendered ent of this case were in possession of the books of account and rec
account and records, or prepare . Name 19c. List all firms or individuals of	Address who at the time of the commenceme	Dates Services Rendered ent of this case were in possession of the books of account and rec
account and records, or prepare Name 19c. List all firms or individuals of the debtor. If any of the books	Address Address who at the time of the commencemes of account and records are not available.	Dates Services Rendered ent of this case were in possession of the books of account and rec
account and records, or prepare . Name 19c. List all firms or individuals of the debtor. If any of the books . Name 19d. List all financial institutions	Address Address who at the time of the commenceme is of account and records are not available. Address	Dates Services Rendered ent of this case were in possession of the books of account and recailable, explain.
Name 9c. List all firms or individuals of the debtor. If any of the books Name	Address Address who at the time of the commenceme is of account and records are not available. Address	Dates Services Rendered ent of this case were in possession of the books of account and ailable, explain.

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In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
OO INIVENTORIES			
20. INVENTORIES			
List the dates of the last to the dollar amount and bas	vo inventories taken of your property, the naniss of each inventory.	ne of the person who supervised the	e taking of each inventory, an
Date	Inventory	Dollar Amount of Inventory	
of		(specify cost, market of other	
Inventory	Supervisor	basis)	
b. List the name and addr	ess of the person having possession of the re	cords of each of the inventories rep	oorted in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
·	rship, list nature and percentage of interest of	case. mornour or the partitionalip.	
Name and Address	Nature of Interest	Percentage of Interest	
and Address 21b. If the debtor is a corp		Interest pration; and each stockholder who	directly or indirectly owns,
and Address 21b. If the debtor is a corp	of Interest	Interest pration; and each stockholder who reporation.	directly or indirectly owns,
and Address 21b. If the debtor is a corp controls, or holds 5% or m	of Interest	Interest pration; and each stockholder who	directly or indirectly owns,
and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	of Interest ooration, list all officers & directors of the corpore of the voting or equity securities of the co	Interest pration; and each stockholder who reporation. Nature and Percentage of Stock Ownership	directly or indirectly owns,
and Address 21b. If the debtor is a corp controls, or holds 5% or m Name and Address	of Interest poration, list all officers & directors of the corpore of the voting or equity securities of the corpore of the voting or Title	Interest Diration; and each stockholder who importation. Nature and Percentage of Stock Ownership DLDERS:	
and Address 21b. If the debtor is a corpcontrols, or holds 5% or management of Name and Address 22. FORMER PARTNER If the debtor is a partnersh	of Interest poration, list all officers & directors of the corpore of the voting or equity securities of the control of the voting of the voting or equity securities of the voting of	Interest Diration; and each stockholder who imporation. Nature and Percentage of Stock Ownership DLDERS: Inip interest of each member of the Date of	
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In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
22b. If the debtor is a corporation	n, list all officers, or directors whose rel	ationship with the corporation terminated within one	(1) year
immediately preceding the com	mencement of this case.		
Name	·	Date of	
and Address	Title	Termination	
23. WITHDRAWALS FROM A F	PARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
		utions credited or given to an insider, including com ner perquisite during one year immediately precedin	
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property	
24. TAX CONSOLIDATION GR	OUP:		
If the debtor is a corporation, lis	t the name and federal taxpayer identifi	cation number of the parent corporation of any consthin six (6) years immediately preceding the comme	•
If the debtor is a corporation, lis for tax purposes of which the de	t the name and federal taxpayer identifi		•
If the debtor is a corporation, lis for tax purposes of which the decase.	t the name and federal taxpayer identifi btor has been a member at any time w		•
If the debtor is a corporation, lis for tax purposes of which the decase.	t the name and federal taxpayer identifi botor has been a member at any time w Taxpayer		•
If the debtor is a corporation, lis for tax purposes of which the decase. Name of Parent Corporation 25. PENSION FUNDS:	t the name and federal taxpayer identification has been a member at any time w Taxpayer Identification Number (EIN)		ncement of t
If the debtor is a corporation, lis for tax purposes of which the decase. Name of Parent Corporation 25. PENSION FUNDS:	t the name and federal taxpayer identification has been a member at any time w Taxpayer Identification Number (EIN)	thin six (6) years immediately preceding the comme	ncement of t

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 06/26/2009 /s/ Charles Andre Robinson

Charles Andre Robinson

X Date & Sign

Dated: 06/26/2009

/s/ Charlene Frances Alexander

Charlene Frances Alexander

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Charles Andre Robinson and Charlene Frances Alexander / Debtors

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: CitiFinancial Auto Bankruptcy Department PO Box 182287 Columbus OH 43218	Describe Property Securing Debt: CitiFinancial Auto - 1999 Buick Park Avenue with 110,000 miles - SURRENDER
Property will be (check one):	
■Surrendered □F	Retained
If retaining the property, I intend to (check at l	east one):
☐Redeem the property	
□Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
□Claimed as exempt	■Not claimed as exempt
Property No. 2	
Creditor's Name: Countrywide Home Loans Attn: Bankruptcy Dept. 450 American St Simi Valley CA 93065	Describe Property Securing Debt: 1710 Innner Circle Drive Crest Hill, IL 60435 - (Debtors primary residence)
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to <i>(check at li</i> □Redeem the property ■Reaffirm the debt	east one):
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	(1.2.2.4)
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt

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In re

DEB	TOR'S STATEMENT	UF INTENTION
Property No. 3 Creditor's Name: Countrywide Home Loans Attn: Bankruptcy Dept. 450 American St Simi Valley CA 93065	Describe Property Secu 1710 Innner Circle Drive	uring Debt: e Crest Hill, IL 60435 - (Debtors primary residence)
Property will be (check one):		
□Surrendered	■Retained	
If retaining the property, I intend to (a □Redeem the property	check at least one):	
■Reaffirm the debt □Other. Explain 522(f)).		(for example, avoid lien using 110 U.S.C. §
Property is (check one):		
□Claimed as exempt	■Not	claimed as exempt
Property No. 4		
Creditor's Name: Credit Acceptance Attn: Bankruptcy Dept. Po Box 513 Southfield MI 48037	Describe Property Secu Credit Acceptance - 199	
Property will be (check one):		
□Surrendered	■Retained	
If retaining the property, I intend to (a □Redeem the property	check at least one):	
■Reaffirm the debt		(for average, evold lien value 440 H C C C
□Other. Explain 522(f)).		(for example, avoid lien using 110 U.S.C. §
Property is (check one):		
■Claimed as exempt	□Not	claimed as exempt

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In re

DE	BTOR'S STATEMENT OF INTENTION	N
Property No. 5		
Creditor's Name: Personal Finance Co. Attn: Bankruptcy Dept. 1020 W Jefferson St Joliet IL 60435	Describe Property Securing Debt: Personal Finance Co - Household Goods	
Property will be (check one):	•	
□Surrendered	Retained	
If retaining the property, I intend to □Redeem the property ■Reaffirm the debt	(check at least one):	
☐Other. Explain	(for example.	avoid lien using 110 U.S.C. §
522(f)).	(0.000,000,000,000,000,000,000,000,000,0	area were dering the elector g
Property is (check one):		
■Claimed as exempt	□Not claimed as exempt	
	ty subject to unexpired leases. (All three of expired lease. Attach additional pages if n	
Lessor's Name:	Describe Property Securing Debt:	Lease will be
NONE		assumed pursuant to 11 U.S.C. § 365(p)(2):

		ry that the above indicates my intention as to any p I property subject to an unexpired lease.	property of my estate
Dated:	06/26/2009	/s/ Charles Andre Robinson	X Date & Sign
		Charles Andre Robinson	A Date & Sign
Dated:	06/26/2009	/s/ Charlene Frances Alexander	X Date & Sign
		Charlene Frances Alexander	A Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Charles Andre Robinson and Charlene Frances Alexander, Debtors

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services

rei	ndered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is	as follows:
	The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:	
	For legal services, Debtor(s) agrees to pay and I have agreed to accept	\$1,600
	Prior to the filing of this Statement, Debtor(s) has paid and I have received	\$1,150
	The Filing Fee has been paid. Balance Due	-\$450
2.	The source of the compensation paid to me was:	
	Debtor(s) Other: (specify)	
3.	The source of compensation to be paid to me on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify)	
	The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the value stated: None.	following for the
4.	The undersigned has not shared or agreed to share with any other entity, other than with members of the undersignism, any compensation paid or to be paid without the client's consent, except as follows: None.	gned's law

- 4
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Justin R. Storer 07/09/2009 Dated:

> Attorney Name: Justin R. Storer LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

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In re

Charles Andre Robinson, and Charlene Frances Alexander, Debtors

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/26/2009 /s/ Charles Andre Robinson

Charles Andre Robinson

X Date & Sign

Dated: 06/26/2009

262686

PFG Record #

/s/ Charlene Frances Alexander
Charlene Frances Alexander

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Charles Andre Robinson and Charlene Frances Alexander, Debtors

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

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With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Charles Andre Robinson Sign & Date Dated: 06/26/2009 Here Charles Andre Robinson /s/ Charlene Frances Alexander 06/26/2009 Sign & Date Dated: Charlene Frances Alexander Here /s/ Justin R. Storer 07/09/2009 Dated: Attorney: Justin R. Storer Bar No: 6293889

PFG Record # 262686